Fill in this information to identify the case:

Debtor 1 Valerie Oneil

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 2112558

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Deutsche Bank National Trust Company, as Trustee for ABFC 2005-WF1 Trust, ABFC Asset-Backed Certificates, Series 2005-WF1

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 5 0 4 3

Date of payment change:
Must be at least 21 days after date of this notice: 07/01/2025

New total payment:
Principal, interest, and escrow, if any: $847.11

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☑ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ ____________ **New escrow payment:** $ ____________

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: ____________% **New interest rate:** ____________%

Current principal and interest payment: $ ____________ **New principal and interest payment:** $ ____________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No
☑ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(*Court approval may be required before the payment change can take effect.*)

Reason for change:
Payment Change Resulting from an out-of-cycle escrow analysis.

Current mortgage payment: $ 1100.58 **New mortgage payment:** $ 847.11

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Mavis B. Evans
Signature

Date 07/10/2025

Print: Evans, Mavis B.
First Name Middle Name Last Name

VP of Loan Documentation
Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y
Number Street

P.O. Box 1629
Address 2

Minneapolis MN 55440-9790
City State ZIP Code

Contact phone 800-274-7025

NoticeofPaymentChangeInquiries@wellsfargo.com
Email

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

Chapter 13 No. 2112558
Judge: Ashely M. Chan

In re:
Valerie Oneil

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before July 10, 2025 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Valerie Oneil
518 East Queen Lane

Philadelphia PA 19144

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street Suite 900

Philadelphia PA 19102

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

SCOTT F. WATERMAN [Chapter 13]
Chapter 13 Trustee
2901 St. Lawrence Ave. Suite 100

Reading PA 19606

/s/Mavis B. Evans

VP of Loan Documentation
Wells Fargo Bank, N.A.